

November 17, 2006
PUBLIC NOTICE # 2006-46

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
November 17, 2006

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
06-7980	0000	ACCREDITED SURETY AND CASUALTY COMPANY, INC.	COMMERCIAL	SURETY	RATE	NONE	7.5
06-8329	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-8291	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SELF STORAGE	
06-8296	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FORESTRY OPERATIONS	0
06-8266	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	0
06-8197	0127	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	DIRECT BILL SERVICE CHARGE	
06-8194	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-13.8
06-8196	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
06-8198	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-9.3
06-8204	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	DEALERS STOCK FLOATER	-10
06-8212	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-10.7
06-8238	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7.6
06-8242	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1.8
06-8316	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-BOP	
06-8321	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210-BOP	
06-8323	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
06-8324	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	HR3210	
06-8326	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	

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06-8189	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	FIRE-DIRECT BILL SERVICE CHARGE	
06-8190	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	DIRECT BILL SERVICE CHARGE	
06-8203	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	DIRECT BILL SERVICE CHARGE	
06-8205	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF06-SELECT AUTO	14.95
06-8209	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	DIRECT BILL SERVICE CHARGE	
06-8210	0127	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SERVICE CHARGE-MOBILE HOME	
06-8304	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF06-SELECT AUTO	
06-8317	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	SECURITY GUARD & PEST CONTROL	0
06-8315	0181	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	SPECIAL PRODUCTS	
06-7276	3416	AXIS REINSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	BUILDER'S RISK	0
06-8267	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	0
06-8268	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	0
06-8213	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SMP-MAINSTREET	
06-8244	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	MAINSTREET & MAINSTREET-N.O.C.	
06-8275	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-8199	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	FORMS	NONE	
06-8290	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-8325	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	

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06-8330	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP.	
06-8188	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-8272	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
06-8274	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-8282	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	NONE	-23.49
06-8312	0479	FIRST FINANCIAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-8318	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-8319	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-8320	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-8322	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-8191	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUINE CARE, CUSTODY & CONTROL	
06-8214	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	GUARANTEED ASSET PROTECTION	
06-8192	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUINE CARE, CUSTODY & CONTROL	
06-8193	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUINE CARE, CUSTODY & CONTROL	
06-8314	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	AFFAIRS PROFESSIONA LS SOCIETY	0
06-8195	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	EQUINE CARE, CUSTODY & CONTROL	
06-8186	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	LEASE & RENTAL	-0.3
06-8258	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	

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November 17, 2006**

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06-8339	0350	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	SERVICE CONTRACT REIMBURSEME	-2.4
06-8279	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-8287	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
06-8303	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-8309	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-8285	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RATE	NONE	-6.5
06-8335	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-8337	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-8286	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	INLAND MARINE	RATE	NONE	-6.5
06-8336	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-8338	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-8333	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	DAILY AUTO RENTAL	
06-8269	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	0
06-7932	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BOP	-0.8
06-8284	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
06-8297	3504	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	INSURANCE AGENTS & BROKERS	
06-8215	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
06-8217	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
06-8306	0783	RLI INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EX CESS	
06-8280		SENTRY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
06-8288	0169	SENTRY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
06-8305	0169	SENTRY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-8310	0169	SENTRY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-8289	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
06-8308	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-8311	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-8260	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	COMMERCIAL CRIME & FIDELITY	-0.9
06-8278	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	COMMERCIAL CRIME & FIDELITY	-10.7
06-8334	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MUTUAL FUND BROAD FORM FOR	0
06-8202	0218	SURETY BONDING COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NOTARY ERRORS & OMISSIONS	
06-8271	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	0
06-8281	0212	TRUCK INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-8273	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	0
06-8313	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-8200	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-8327	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	

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06-8331	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP.	
06-8201	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-8328	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
06-8332	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP.	
06-8261	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRAVEL AGENTS AND TOUR	
95	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

PN#: 2006-46

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Public Notice Filing Errata Report

November 17, 2006

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-6925	10/06/2006	AIU Insurance Company	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6925	10/06/2006	AIU Insurance Company	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-6926	10/06/2006	American Home Assurance Company	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6926	10/06/2006	American Home Assurance Company	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-6927	10/06/2006	Birmingham Fire Insurance Company of Pennsylvania	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6927	10/06/2006	Birmingham Fire Insurance Company of Pennsylvania	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-6928	10/06/2006	Commerce and Industry Insurance Company	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6928	10/06/2006	Commerce and Industry Insurance Company	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-6929	10/06/2006	Granite State Insurance Company	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6929	10/06/2006	Granite State Insurance Company	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-6930	10/06/2006	Insurance Company of the State of Pennsylvania (The)	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6930	10/06/2006	Insurance Company of the State of Pennsylvania (The)	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-6931	10/06/2006	Landmark Insurance Company	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6931	10/06/2006	Landmark Insurance Company	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-6932	10/06/2006	National Union Fire Insurance Company of Pittsburgh, PA	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6932	10/06/2006	National Union Fire Insurance Company of Pittsburgh, PA	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-6933	10/06/2006	New Hampshire Insurance Company	Commercial Burglary and Theft	Rate		-3.80%
Correct	06-6933	10/06/2006	New Hampshire Insurance Company	Commercial Burglary and Theft	Rate		-26.60%
Incorrect	06-7641	10/27/2006	Seneca Insurance Company, Inc.	Commercial Burglary and Theft	Rule Change	Commercial Crime	

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November 17, 2006**

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Correct	06-7641	10/27/2006	Seneca Insurance Company, Inc.	Commercial Burglary and Theft	Rate	Commercial Crime	-0.20%
Incorrect	06-7889	11/03/2006	Stonebridge Casualty Insurance Company	Commercial Auto Physical Damage	Rule Change	Guaranteed Auto Protection (GAP)	
Correct	06-7889	11/03/2006	Stonebridge Casualty Insurance Company	Commercial Auto Physical Damage	Rate	Guaranteed Auto Protection (GAP)	0.00%